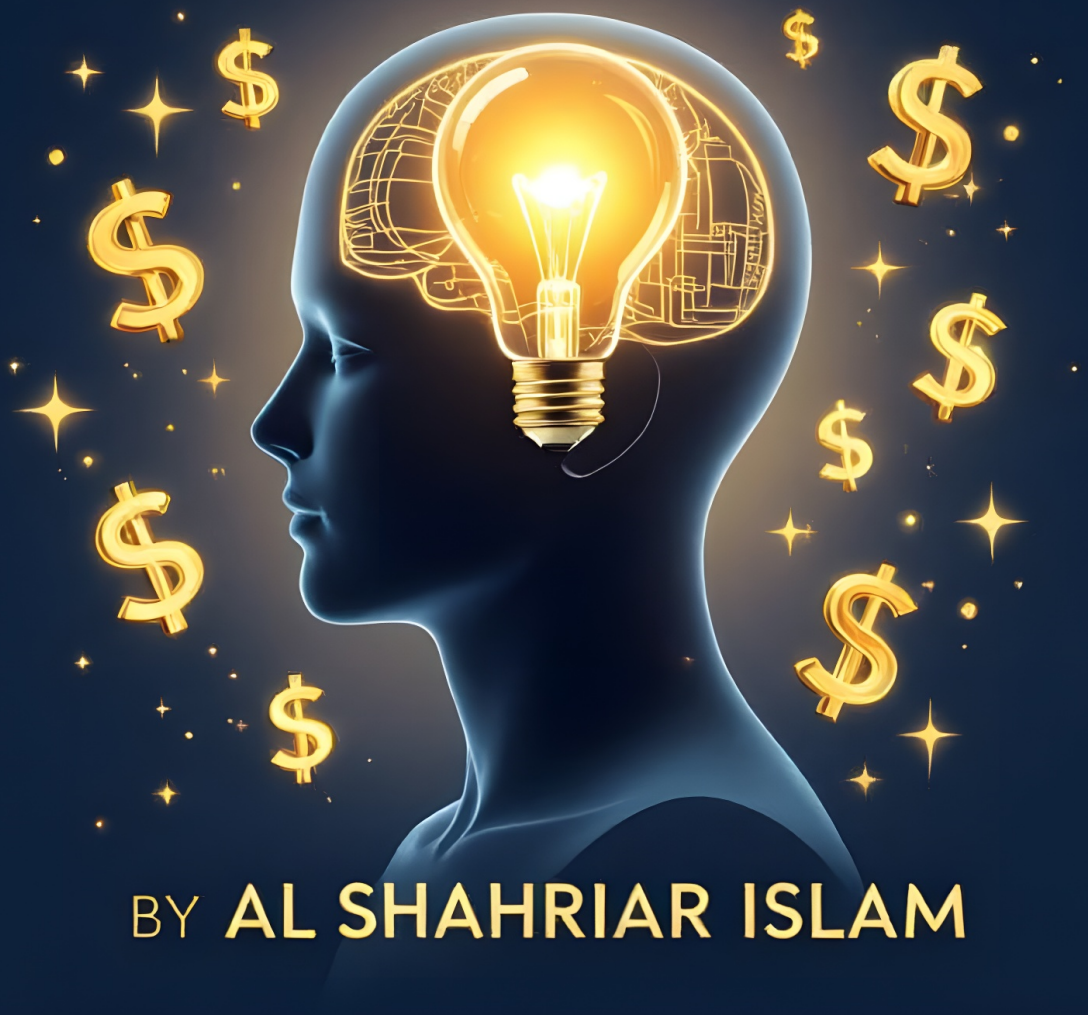
THE MYSTERY OF MONEY

LESSONS SCHOOLS NEVER TEACH



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The Mystery of Money: Lessons Schools Never Teach

✍️ Written by Al Shahriar Islam

✍️ Author’s Bio

Al Shahriar Islam is a dedicated content creator, writer, and passionate advocate for financial education.
He believes that the kind of money management education we need is often missing from our schools, colleges, and even families.
Drawing from his experience, research, and real-life lessons, he has presented a fresh perspective in this book — “The Mystery of Money.”

In this book, he strives to offer an everyday reader insights into money, income, investment, and the mindset of wealth.

💌 Dedication

This book is dedicated to
those who work hard every day yet wonder at month’s end — where did the money go?
You are educated, but you were never taught the language of money.

📖 Introduction

Schools teach us mathematics, science, and literature — but very little about money. We learn that “if you study well, you will get a good job,” but we don’t learn, “if you manage your money well, you will live a good life.”

They say money isn’t everything — but without it, everything feels incomplete.

I wrote this book for those who live for money but have yet to learn how to make money serve their life.

I want you to understand from today —
> Money is a tool, and you are the craftsman who wields it.

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Chapter 1

The Difference Between Rich and Poor Mindsets

Little Raihan notices every morning that his father leaves early for the office and comes back late at night, yet struggles with money every month.

But his uncle, who stopped studying after school and runs a small business, sleeps in the afternoon, works at his shop in the evening, and spends holidays with family.

One day Raihan asked,
“Dad, you were very good at studies, but

uncle left school after eighth grade. So why does he live comfortably while you are always stressed about money?”

His father stayed silent for a moment and said,
“I did study well, but I never learned how to make money work for me. Your uncle learned that.”

🔍 Rich Mindset vs Poor Mindset

Mindset is the beginning of everything.
A rich person first asks themselves,

> "How can I achieve this?"
While a poor mindset says,
"I can’t do this."

Examples:

Rich mindset says: “My time is valuable.”

Poor mindset says: “There’s plenty of time, I’ll do it later.”

Rich people see time as an asset.
Poor people see time as something to kill.

🎯 What School Teaches vs What Reality Demands

School says:
“Get good grades, get a job.”

Reality says:
“Earn money, create time and freedom.”

Schools don’t teach balance sheets,
credit scores, assets and liabilities —
yet these are parts of everyday real life.

💡 Habits and Behaviors of the Wealthy

Habit Wealthy Poor

Income Multiple sources Single source
Spending Planned Impulsive
Time Invested in work Wasted
Learning Studies financial education
Only seeks certificates

📌 Where Will You Start?

You must start with your own mindset.
Ask yourself these questions:

Am I afraid of money or eager to learn?

Do I use my time productively or just waste it?

How can I create multiple streams of income?

> Remember:
Poverty is not a crime, but a poverty mindset is a curse.

Change your thinking from today.
Because to become rich, you must first learn to think like the rich.

Chapter 2

If You Don’t Control Money, Money Will Control You

One afternoon, Raihan was sitting with his father watching the news.
On TV, an interview with a prominent businessman was airing.
He said,

> “I don’t work for money, I make money work for me.”

Raihan was surprised and asked his father, “Dad, can money really work by itself?”

His father smiled and said,

“No, son, but those who know how to control money use it like time—once you put it to work, it keeps giving returns.”

🧭 What Does Controlling Money Mean?

Suppose you earn 50,000 taka a month.
If 45,000 of that is spent, then you are not controlling money, money is controlling you.

Controlling money means:

You decide where, when, and how much to spend.
Money goes toward your goals; you don’t run after money.

🔄 The Cycle of Falling Into Spending Traps

A daily cycle:

> Earn → Spend → Debt → End of month
→ Earn again

This cycle is much like a rat race.
Many salaried people live this way.

They think:

> “If I get a raise, I will live better.”

But in reality,
as salary increases, expenses increase too.

They never gain financial freedom.

🧠 How Do The Rich Think?

The rich first ask themselves—

> “How can I use this money to generate income?”
“Will this expense give me something in return?”

They spend money on:

Knowledge
Skills
Business
Assets (like real estate, stocks)

⚠️ What Happens When You Lose Control?

When you don’t learn to control money—

You easily fall into debt traps.
You worry about every decision: “Do I have money?”
You get fooled by bad investments.

On the other hand, if you spend wisely, save, and look for ways to increase income—
you can direct the flow of money.

💼 Some Practical Tips:

1. Make a budget
Write down your monthly income and expenses.
You'll be surprised how much unnecessary spending you do!

2. Follow the 50-30-20 rule:
50%: Necessary expenses (house, food, etc.)
30%: Lifestyle (travel, shopping)
20%: Savings and investments

3. Study about money

Spend at least 15 minutes daily learning about finances.

4. Create multiple income streams
Try part-time or online income sources alongside your job.

🧘 A Story – Two Friends' Lives

🔷 Rubel — works a job and earns a good salary.
🔷 Kamal — runs a small online business.

After 10 years—

Rubel is still dependent on his salary.
Kamal has many income sources, no debt, and free time.

Rubel only earned money,
But Kamal controlled his money.

📌 Remember:

> “If you don’t own money, money will own you.”

Money is a kind of power —
which you can control, if you learn how.

✅ Lesson of this Chapter:

Money itself isn’t the solution.
How you use money is the real matter.
Whether you drive money, or money drives you — this question will determine your destiny.

📘 Chapter 3

Assets vs Liabilities — What Are You Buying?

One day, Raihan’s cousin bought a new car. He proudly told everyone,

> “Now I am rich!”

Raihan thought for a moment and said,

> “Rich people buy assets, but you bought a car on loan with installments!”

At that time, many laughed at him.
But a few years later, the car got old, maintenance costs rose, and the installments were still unpaid!

This is what happens when we don’t understand:

> What assets and liabilities really are.

📊 What Is an Asset?

An asset is something:

That generates income for you

Whose value increases over time

That leads you toward financial freedom

🔷 Examples:

Land or an apartment (that you can rent out)
Shares/stocks
A business
Online courses or books (that sell)
Your skills (which generate income)

What Is a Liability?

A liability is something:
That takes money out of your pocket
Whose value decreases over time
That puts you into debt

🔶 Examples:

A new car (with installments and fuel costs)
A fashionable phone (that does not earn money)
A big house (which only costs money, no rental income)
Debt-financed shopping

🤯 The Harsh Truth

Most people think:

> “If I have a house or car, I am rich.”

But just like Humayun Sir’s story:

> “The rich smile because their income comes even in sleep; the poor do not smile because their income comes from sweat.”

If a house is taking money out of your pocket,
it is not an asset, it is a liability!

🧠 What the Rich Do:

The rich buy assets first.
They use income from those assets to pay for liabilities.

🔁 In other words: First investment → then income → then expenses.

What do we do?

> First expenses → then debt → then stress.

📈 A Real-Life Example:

Item Asset or Liability? Generates Income? Costs Money?

Apartment (rented) Asset ✅ Yes ✅ No ❌
Motorcycle (for job) Mixed ⚠️ Yes (indirect) Yes ❌
iPhone (for Facebook) Liability ❌ No ❌ Yes ❌
YouTube channel Asset ✅ Yes ✅ No ❌

🪞 Ask Yourself:

> “Is what I’m buying bringing me money, or is it eating my money?”

If you ask this regularly — your life will change.

📖 Raihan’s Lesson

Instead of buying a new smartphone with his first salary, Raihan bought an online course.
After a few months, using that knowledge, he started a YouTube channel.

Today, Raihan earns money even without a

job.

Meanwhile, his friends are stuck in installment debt,
thinking every day — “When will this EMI end?”

💡 Key Takeaways from This Chapter:

> ✅ Buy assets, avoid liabilities
✅ Make your money generate income, not expenses
✅ Anything that does not create income will never bring wealth
✅ If you want to be rich, first grow your financial wisdom

📘 Chapter 4

The Rich Don’t Fear Taxes Because They Know How to Play the Game

One afternoon, Raihan was sitting at a tea shop. Suddenly, a man said—

> “Rich people don’t pay income tax! The government can’t catch them.”

Raihan smiled and said—

> “They don’t pay tax because they don’t cheat; they know the rules. We complain without knowing them.”

Behind this statement lies a big secret—
“The tax system is not designed for the rich, but for the smart.”

🏦 How Does Tax Work?

For employees (government or private job holders),
tax is directly deducted from their income.
Then they spend what remains.

📉 In other words:
Income → Tax → Expenses

Rich people, who run businesses or companies, do the opposite—

📈 That is:

Income → Expenses → Then pay tax on the remainder

🤔 It’s a game with rules—if you know them, you can play too:

A salaried person might earn 50,000 taka a month.
The government deducts 10% tax upfront.
He has to manage with 45,000 taka.

But a businessman earning 50,000 taka, may say:

Office rent = Expense
Employee salaries = Expense
Marketing = Expense
Travel = Expense

After deducting all expenses, maybe 20,000 taka remains.
He pays tax only on that 20,000.

📌 This is why the rich don’t fear taxes. They play within the law.

💼 What the Rich Do:

1. Spend money using the company/ business name
2. Know which expenses are tax-deductible
3. Keep proper accounts showing expenses
4. Get tax exemptions on investments
5. Hire financial advisors

📚 A Real Story: Raihan’s Lesson

One day Raihan watched a YouTube video and learned—
> “If you earn in the company’s name rather than your own, taxes reduce.”

He started a small business as a digital marketer.
Alongside his job, he took freelance projects under the company’s name.
Now his income tax is much lower.

Meanwhile, friends still worry—
> “If you evade tax, you’ll get caught!”

But Raihan didn’t evade tax;
he used legal tax planning.

💰 Tax Strategies the Rich Know:

Strategy	Explanation
Showing expenses in company name	Reduce taxable income by showing car, office, software expenses
Tax exemption on investments	Government gives tax breaks on certain investments (e.g. government bonds, pension funds)
Gifts and donations	Donations can also reduce tax liability
Tax planning	Hire an accountant to plan income and expenses year-round

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🧠 Lesson of This Chapter:

✅ It’s wrong to say the rich don’t pay taxes; they pay less intelligently.
✅ Showing income under business name reduces taxes.
✅ Tax evasion is illegal, but tax planning is fully legal.
✅ Learn the tax rules, or you’ll keep paying taxes from your salary your whole life.

✦ Chapter 5

Money Lessons Schools Don’t Teach

One of the biggest realizations in my life is —
we learn many things in school, but proper education about money is missing.
We learn math, but not how to increase income.
We learn history, but not about tax or investment.

My ‘Poor Dad’ used to say,
> “Get good grades, get a good job.”

But my ‘Rich Dad’ said,

> “Don’t work for money; build something that makes money work for you.”

🎓 School Lessons vs Real-Life Education

School taught me—
How to write a job application
How to pass exams
How to follow discipline

But it did not teach me—
How to grow my income
How income tax works
How to start a business
How to achieve financial freedom

In real life, I understood—

> Success requires not GPA but FQ —
Financial Quotient.

💰 Four Core Money Lessons

1. Understand how money flows
Know the relationship between income, expenses, assets, and liabilities.

2. Build assets, not liabilities
Many buy cars, phones, houses to feel successful, but maintenance eats their money.

3. Learn to invest
Saving money is not enough. Money should make more money. Understand business, stocks, property.

4. Teach yourself daily
If you stop learning, you fall behind. Read books, watch videos, stay with experts.

🧠 A Real Story

A friend of mine was a better student than me at school.
He worked in a big company.

His monthly income was higher than mine, but at the end of the year his bank account was empty.

On the other hand, I started a small online business and invested money.
My income was less, but my assets grew.

> The difference is simple —
I learned how money works, something I didn’t learn at school. I found out myself.

🔑 Advice for Readers

If you rely only on school, you might get a job.
But if you build your financial education yourself, you will gain freedom.

> So decide today —
Read books, learn investments, track expenses, and trust yourself.

✦ Chapter 6

Fear and Greed — Your Two Invisible Enemies

My ‘Rich Dad’ said,

> “Lack of money does not make a person poor,
but fear and greed do.”

At first, I didn’t understand.
But later in life I realized—
we often work out of fear and spend out of greed.

😨 Fear: The Monster of Insecurity

A friend had a good job,
earning about 80,000 taka per month.
Yet he didn’t dare start anything new.
Why?

> “Brother, what if I lose my job?”

He never learned new skills, didn’t understand investment, didn’t start a business.
Because fear was controlling him.

Fear chokes and kills potential every day.

💸 Greed: The Hunger for More

Another friend wanted to prove success by buying a new phone, branded clothes, and an expensive bike.

I asked him once,

> “What is your goal behind buying these things?”

He said,

> “People will think I am rich.”

This is greed’s game.
Greed forces people to spend beyond their income.
It teaches to buy liabilities, not assets.

🔁 Fear + Greed = Vicious Cycle

Together they create a dangerous loop:

Job → Income → Expenses → Better job → More expenses
Then fear: “What if I lose my job now?”
Then greed: “If I don’t buy this, everyone will think less of me.”

If you can’t break this cycle, you’ll run your whole life without getting anywhere.

🔓 Way to Freedom: Education and Awareness

My Rich Dad said,

> “Let fear be there, but don’t let it stop you. Let greed be there, but don’t let it control your choices.”

To master money you need—

1. Confidence
2. Financial education
3. Long-term goal

🧠 Small Exercise

Find the real reason behind what you want to buy.
Write down possible solutions for what you fear.
Make a list of your income and expenses—mark what are liabilities and assets.

📘 Final Words of the Chapter

Fear will control you if you don’t control it.
Greed will eat your money if you don’t recognize it.

> If you understand your mind,
you will control your money.

✦ Chapter 7

Building Assets — The Secret to Earning While You Sleep

My ‘Rich Dad’ always said,

> “There will come a time when money works for you.
Even if you are not there, the income won’t stop.”

This sounded like a story to me at first.
But later, when I learned how to build assets,
I realized this story is actually real!

🏠 What is an Asset?

An asset is something that puts money in your pocket.

Examples:

A house that you rent out
A website that generates monthly income
An online course that keeps selling
A book that stays on sale for years
Even a YouTube channel that earns views while you sleep

My poor dad used to say, “Get a good job.”

My rich dad said, “Build assets.”

That’s the big difference!

Avoid the Trap of Liabilities

Many people think:

> “I bought a new car = I’m successful.”

But they don’t realize this car is a liability because it only increases expenses:

Fuel
Maintenance
Insurance
Depreciation
Build assets, not liabilities.

🔁 The Asset-Building Cycle

My rich dad said,
> “First, build an asset,
then use the income from that asset to buy

liabilities.”

Imagine you create an online course that earns 10,000 taka per month.
You can use part of that income to travel, but the income keeps coming regularly—even when you sleep.

Starting this cycle is the real game.

💡 How I Started

My first asset was a small ebook—
just 20 pages, published on Amazon.
In the first month, it sold 3 copies.
The second month, 8 copies.

After six months, 300 copies sold!

One day I saw notifications on my phone while sleeping:

> “You’ve earned $2.99”
Imagine the joy of that feeling!

📝 Quick Exercise

After reading this chapter, ask yourself:

1. What things do I own today that are assets?

2. What things are liabilities?

3. What can I create once that will keep

bringing income again and again?

📘 Final Thought

> “The more assets you build,
the more you become the master of your time.”

True freedom in life begins
when money works for you—and you just guide it.

✦ Chapter 8

Brave Decisions — Opportunities Hide Within Risks

My rich dad often said,

> “The biggest opportunities will scare you. But overcoming that fear is how you stand apart.”

My poor dad used to say,

> “Don’t take risks. Stay safe.”

This difference helped me recognize the path to wealth.

⚖️ Does Risk Mean Loss?

No.
Risk doesn’t always mean loss.
Risk means you’re about to do something whose outcome you don’t fully know—
it could be good or bad.

Suppose you want to start a business.
You research, learn, then bravely start.
This is a calculated risk—meaning a risk taken with thought.

If you jump in without learning or understanding,
that’s a foolish risk.

Knowing the difference is smart.

🛡️ Why Are People Afraid to Take Risks?

Since childhood, we learn things like:

“Failing in exams is shameful.”

“Without a job, you can’t face society.”

“If danger comes, run away to survive.”

These lessons stop us from making brave decisions.

My rich dad said,

> “Don’t suppress fear; understand it and

move forward.”

🧠 Knowledge + Courage = New Paths

When I started my first small business, I was scared—

> “What if it fails?”
“What if I lose money?”

But I learned every risk brings a lesson.
Even if I fail, I gain knowledge—
and success is even better!

Stories of Failure Behind Success

The bigger the successful person,
the more failures they have experienced.

Thomas Edison failed 1000 times.
Jack Ma was rejected 30 times.
My first three ventures failed too.

But they never stopped.
Because failure means not the end—just a new beginning.

🧭 Practice
After this chapter, ask yourself—

1. What is one thing I want to do but fear?

2. Where does that fear come from?

3. What can I learn or prepare to reduce that fear?

📘 Final Words

> “Those who dare move forward create something new.
If you stay safe, you’ll only walk the old paths.”
To progress in life,
learn to take risks—with knowledge and

planning.

📘 Chapter 9

Learn or Be Left Behind

There was a time when a degree alone could get you a good job. But times have changed. You can't rely on certificates anymore. New technologies are emerging every day, new business ideas are being born. If you can’t keep up with this change, you’ll fall behind.

🎯 When Learning Stops, Income Stops

One thing I’ve understood very clearly in my life—when you stop learning, your income stops growing too. Rich Dad always used to say,

> "If you don’t invest in your mind, where else will you invest?"

He constantly pushed me to learn new skills. Sometimes it was marketing, sometimes sales, or communication skills.

While my friends were chasing jobs, I was investing time in learning. Today, when I earn much more than they do, they wonder how. The only difference is—I just know a little more than they do.

💡 Financial Education Is Not a Degree

No matter how many degrees you have, if you don’t know:

How to invest money

How to start a business
How to take risks

…it’ll be hard to survive.

What schools don’t teach us is the real education. Like:

What is leverage?

How to build passive income?
How to reduce taxes?

You don’t need to go to school for this. These days, the internet is full of free resources. All you need is the will to learn.

📈 Learning Never Ends

I’m still learning today. Whether it’s a new technology or a new investment tool—I

keep learning. Because I know, the moment I stop learning, my income will start shrinking.

Rich Dad used to say,

> “If you can’t grow yourself, your income won’t grow either.”

So I say the same to you—keep learning. For yourself, for your future, and for your family.

⬅ END Lesson from this chapter: If you don’t learn, you fall behind. To survive and succeed, you must keep learning—always.

📘 Chapter 10

Fear Doesn’t Lead You Forward—Courage Does

Every person feels fear at some point in life—fear about the future, about money, about failure. But Rich Dad taught me,

> “Fear is natural. But don’t let fear win. Teach fear who you are.”

😨 Why Do We Feel Fear?

Fear comes when we don’t understand something or when we face the unknown. For example:

You want to invest for the first time—it’ll scare you.

You want to quit your job and start a business—it’ll scare you.

You want to follow your own path—fear will show up.

But that fear can't stop you if your goal is clear.

🧠 What You Need Is Financial Courage

Courage doesn’t mean recklessly quitting everything.

Courage means:

Learn first
Start small

Don’t fear failure—make it your teacher

Rich Dad used to say,

> “If you work for money, you’ll keep running all your life. But if you can make money work for you, you’ll be truly free.”

To achieve that freedom, you need courage—to break through the wall of fear and make bold decisions.

🧗 Failure Is Not the Enemy—Fear Is

I’ve made many mistakes in my life. I’ve lost money on bad investments, missed good opportunities. But I never gave up. I learned, and I tried again.

> “Failure isn’t caused by fear. It’s caused by not moving through the fear.”

The bolder your decisions, the bigger your results. You’ll make mistakes. You’ll fail. But each time you rise again, you get closer to success.

🛤️ Walk Your Own Path

Everyone will try to shape you—society, family, friends. They’ll say, “Get a job,” “Don’t take risks,” “This isn’t for you.”

But if you know what you truly want, then listen to your heart. Carve your own path.

🔚 Lesson from this chapter: Fear is natural. But only courage can lead you forward—to freedom, to growth, and to a

life on your own terms.

📖 Conclusion

Money is Not Just Paper, It’s a Mindset

Throughout this book, we’ve repeatedly said—
our traditional education system does not teach us how to earn and manage money.
From a young age, we chase good grades and job security.
But no one teaches us how to make money work for us.

🧠 Education vs Financial Education

A degree might get you a job,
but financial education will teach you how to build wealth.

If you don’t build your financial knowledge, then no matter how much you earn, you won’t save—peace will stay out of reach.

⚒️ What Should You Do Now?

1. Read financial books (you’ve started with this one!)

2. Track your income and expenses

3. Build assets – like small businesses, online income, investments

4. Change your mindset – from “I can’t” to “I will learn”

⬅ END Final Words

Dear reader,

This book isn’t magic.
It’s just an effort to open the door of your mind.

You may have money and time,
but without the right perspective, nothing lasts.

Now you know—
the education we are never taught is often the most important lesson of life.

With this knowledge,
you can change yourself, your family, and even an entire generation.

> “Life changes only when you change your decisions and mindset.”

✍️ About the Author

Al Shahriar Islam
A thoughtful writer and a seeker of knowledge,
who believes that true education is not just about certificates,
but the wisdom to transform life.

This book is his humble attempt
to help everyday people walk the path toward financial freedom and self-confidence.